

Medicaid Eligibility

101

February 2021

History

- Medicaid is authorized under Title XIX of the Social Security Act of 1965 and is jointly funded by the state and federal government.
- Center for Medicare and Medicaid Services (CMS) administers the federal Medicaid program.
- The Iowa Department of Human Services is responsible with administering the Iowa Medicaid program.
- Mandatory populations that must be covered and mandatory services to be provided.
- Medicaid is the second largest health care payor in Iowa.
 - Wellmark is the largest health care payor and covers over 1 million lives.

Legal Authorities

- A Medicaid and CHIP state plan is an agreement between a state and the Federal government describing how that state administers its Medicaid and CHIP programs.
- States also submit SPAs to request permissible program changes, make corrections, or update their Medicaid or CHIP state plan with new information.
- CMS is responsible for reviewing and approving the SPA
- Waivers
 - 1915 (b) and 1915 (c)
 - 1115 Demonstration Waiver

Medicaid State Plan

- The Medicaid State Plan is the principal document between the state and CMS that describes:
 - Who Iowa Medicaid covers,
 - What services are covered,
 - Service descriptions,
 - Scope limits, and
 - Reimbursement methods.
- Any changes in the eligibility standards, benefits covered, coverage limits or criteria, programs, reimbursement methods are all set forth in detail in the “State Plan” and require CMS approval.

Waivers

- Section 1115 Demonstration Waiver- research and demonstration project waiver programs to projects that test policy innovations likely to further the objectives of the Medicaid program.
- 1915 (b) Waiver- managed care/freedom of choice waiver programs which allow states to implement managed care delivery systems or otherwise limit individuals' choice of provider under Medicaid
- 1915 (c) Waiver- to waive certain Medicaid statutory requirements giving more flexibility that allow long-term care services to be delivered in community setting Medicaid program operation.

Medical Assistance in Iowa

- Traditional Medicaid Coverage Groups
- Iowa Health and Wellness Plan (IHWP)
- Healthy and Well Kids in Iowa (Hawki)
- Family Planning Program (FPP)
- Refugee Medical Assistance (RMA)
- State Supplementary Assistance (SSA)
- Home and Community Based Services (HCBS)
- Facility Programs

Who is eligible for Medicaid in Iowa

The following can be eligible for Medicaid:

- Families with dependent children
- Pregnant women
- Children (up to age 18)
- Children in foster care/subsidized adoption (up to age 21)
- Adults aged 19 thru 64
- Children formerly in foster care
- Age 65 or older
- Disabled
- Blind

Main Coverage groups

- MAGI
 - Family Related Medicaid
- Non-MAGI (SSI-Related)
 - Aged, Blind, Disabled Medicaid

MAGI coverage groups

Coverage Group	Who is covered?
Family Medical Assistance Program (FMAP)	Parents/caretakers with children < 18
Transitional Medicaid	Families who loose FMAP due to earnings
Mothers and Children (MAC)	Pregnant and postpartum women and children < 19
Child Medical Assistance Program (CMAP)	Children < 21 placed in licensed foster care or with a subsidized adoption agreement who aren't eligible for IV-E
Medicaid for Independent Young Adults (MIYA)	Youth < 21 who have been in foster care
Former Foster Care (e-MIYA)	Young adults 18 thru 25 who were formerly in foster care

MAGI Coverage Groups

ACA Adult Expansion

Coverage Group	Who is covered
Iowa Health and Wellness Plan (IHAWP)	Adults age 19-64
Healthy and Well Kids in IA (Hawki)	Children ages 1-18

Non-MAGI Coverage Groups

Coverage for people age 65 or older or people who are disabled or blind

Supplemental Security Income (SSI)	SSA determines -aged, blind, disabled & meet income/asset limits
SSI-Related	Would get SSI except for specific circumstances
Medicare Savings Programs	People who need help with Medicare
Medicaid for Employed People with Disabilities (MEPD)	Disabled people < 65 who have earnings
Supplemental Security Income (SSI)	SSA determines -aged, blind, disabled & meet income/asset limits
State Supplementary Assistance	Low income people in various living situations
Medical Institutions	People who need help paying for care in a hospital or nursing home
HCBS Waivers	People who need help paying for care in their own home
Program for the All-inclusive Care for the Elderly (PACE)	People who want to enroll with a PACE organization to provide them with specialized managed care.

Iowa Health and Wellness Plan

- The Iowa Health and Wellness Plan is Iowa's version of the Medicaid Expansion through the ACA.
- The Iowa Health and Wellness Plan covers Iowans, ages 19-64, with incomes up to and including 133 percent of the Federal Poverty Level (FPL).
- The plan provides a medical and dental benefit package similar to a commercial plan, along with important program innovations intended to improve health outcomes and lower costs.
 - Healthy behaviors
 - Cost sharing
 - Medically Exmp

Healthy and Well Kids in Iowa (Hawki)

- The Children's Health Insurance Program (CHIP) is offered through the Healthy and Well Kids in Iowa program, also known as Hawki.
 - Hawki provides full health coverage
 - Hawki provides a dental only option
- Iowa offers Hawki health coverage for uninsured children of working families whose family income is too high to qualify for Medicaid but too low to afford individual or work-provided health care. (302% of FPL)
- Based on the FPL, some families pay a monthly premium for Hawki services. (\$10-\$40 per month)
- A child who qualifies for Hawki health insurance will get their health coverage through a Managed Care Organization (MCO).

Home- and Community-Based Services (HCBS) Waivers

- Iowa has seven HCBS Waivers that provide service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution.
- The waiver programs include:
 - Health and Disability (HD) Waiver
 - AIDS/HIV (AH) Waiver
 - Elderly (E) Waiver
 - Intellectual Disability (ID) Waiver
 - Brain Injury (BI) Waiver
 - Physical Disability (PD) Waiver
 - Children's Mental Health (CMH) Waiver

How to apply for Medicaid

- In person at any local DHS office, by mail, fax or the online portal
- Federally Facilitated Marketplace (FFM)
- Presumptive Eligibility

Application Processing

- Per federal regulation, must be processed within 45-days
- Applications are either approved or denied.
- Children who do not meet income guidelines under Medicaid are reviewed for Hawki eligibility.
- Persons ineligible for Medicaid due to excess income, are referred to the Marketplace.
- A Notice of Action is issued along with appeal rights listed on the back of each notice.

Verification

Data sources are used to verify information without requesting from the applicant or member.

- If information cannot be verified or found reasonably compatible by data sources, additional information is requested.
- Non-MAGI and LTC will always require verification of resources.

Eligibility Renewal

- Must be renewed every 12 months
- Renewals are completed either through a passive renewal process or by the member completing a renewal form
- Renewal is mailed at least 45 days prior to the expiration of the certification period
- A Notice of Action is mailed to the last known address

MCO Assignment

- Following eligibility approval
- Passive Assignment
- Enrollment packet
- 90-days allowed to make a change

Periodic eligibility check

- Federal and State data sources
- HH reported changes
- Information known to agency
- Can result in a change of a coverage group or disenrollment from the program
- A Notice of Action is mailed if benefits change from better to lesser coverage or loss in coverage

Links page

- Iowa Medicaid State Plan
 - <https://dhs.iowa.gov/ime/about/stateplan>
- Medicaid Program Eligibility
 - <https://dhs.iowa.gov/ime/members/who-receives-Medicaid>
- Iowa Medicaid Program Information
 - <https://dhs.iowa.gov/budget-reports>
- Iowa Health Link
 - <https://dhs.iowa.gov/iahealthlink>
- Fee For Service Programs
 - <https://dhs.iowa.gov/ime/members/FFS>

Questions?